

### **REMARKS**

By the present amendment, previously pending Claims 1-11, 13-37 and 29 are canceled with Claim 12 having been previously canceled. Claim 28 remains pending in the present application. Reconsideration of the application in light of the below remarks is requested.

#### **Allowability of Claim 28**

In the previous Office Action and Advisory Action Claim 28 was indicated as being in allowable form. The Applicants wish to express their gratitude for the indicated allowance of Claim 28. The Applicants had previously appealed the rejection of Claims 1-27, but now have withdrawn the appeal prior to a ruling from the Board of Patent Appeals and Interferences.

The Applicants have submitted concurrently herewith an Information Disclosure Statement to clarify what systems and functionality relating to remittance processing were in use by the assignee of this application, CheckFree Corporation, prior to the filing of this application. The Applicants respectfully assert that even in light of this Information Disclosure Statement, Claim 28 remains allowable. Although the information disclosure statement states that an eleven-digit zip code was utilized to lookup payee information in previous remittance systems employed by CheckFree Corporation, the prior art system did not perform the nested operation claimed in Claim 28 of:

“determining if the stored payee name information and the stored payee address information included in any of the plurality of payee records correspond to the received payee name information and the received payee address information; directing payment in accordance with a first of the plurality of payee records if the stored payee name information and the stored payee address information included in the first payee record is determined to correspond to the received payee name information and the received payee address information; processing the received payee address information to identify an eleven-digit zip code if none of the plurality of payee records include stored payee name information and stored payee address information which is determined to correspond to the received payee name information and the received payee address information; determining if the stored payee zip code included in any of the plurality of payee records corresponds to the identified eleven-digit zip code; and directing payment in accordance with a second of the plurality of payee records if the stored payee zip code included in the second payee record is determined to correspond to the identified eleven-digit zip code.”

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(See Claim 28.) Therefore, the Applicants respectfully assert that pending Claim 28 of the present application is patentable, and that the allowance of Claim 28 indicated in a previous Office Action should be maintained.

### CONCLUSION

The Applicants believe they have responded to each matter raised by the Examiner. Allowance of the claims is respectfully solicited. It is not believed that extensions of time or fees for addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR §1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,



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